

**Information to identify the case:**

Debtor 1	<b>Carl T Meisner</b>	Social Security number or ITIN	xxx-xx-3070
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number: <b>15-13863-MBK</b>			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Carl T Meisner

6/5/20

**By the court:** Michael B. Kaplan  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

## Certificate of Notice Page 3 of 4

United States Bankruptcy Court  
District of New JerseyIn re:  
Carl T Meisner  
DebtorCase No. 15-13863-MBK  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin  
Form ID: 318Page 1 of 2  
Total Noticed: 28

Date Rcvd: Jun 05, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 07, 2020.

db  
aty +Carl T Meisner, 3-1 Florence Tollgate Pl, Florence, NJ 08518-3003  
+Donna L. Cetti, Eisenberg, Gold & Cetti, PC, 1040 North Kings Highway, Suite 200,  
Cherry Hill, NJ 08034-1925  
515364119 American Coradius International LLC, 2420 Sweet Home Rd Ste 150, Amherst, NY 14228-2244  
515580349 American InfoSource LP as agent for, DIRECTV, LLC, PO Box 51178,  
Los Angeles, CA 90051-5478  
516334022 +Bank of America, N.A., Carrington Mortgage Services, LLC, 1600 South Douglas Road,  
Anaheim, CA 92806-5948  
518707699 +Brian Hotchkiss, 8 Thistle Pl, Robbinsville, NJ 08691-2512  
515364120 Carrington Mortgage Services, LLC, PO Box 54285, Irvine, CA 92619-4285  
515567907 +Carrington Mortgage Services, LLC, 1600 South Douglass Road, Suite 200-A,  
Anaheim, CA 92806-5951  
515364123 +DirectV, PO Box 6500, Greenwood Village, CO 80155-6500  
515364124 Florence Tollgate Condominium Assn, C/O Eisenberg, Gold, Cetti & Agrawal PC,  
1040 Kings Hwy S, Cherry Hill, NJ 08034  
515400086 +Florence Tollgate Condominium Association, c/o Donna L. Cetti, Esquire,  
1040 North Kings Highway, Suite 200, Cherry Hill, NJ 08034-1925  
515364126 +Kivitz McKeever Lee, PC, 216 Haddon Ave Ste 406, Westmont, NJ 08108-2812  
515438256 +Shop Rite Credit c/o Randolph Walzer, PO Box 1234, Jackson, NJ 08527-0259  
515364128 Shop Rite Foodarama, C/O Schiff & Schiff, 211 Monmouth Rd #B,  
West Long Branch, NJ 07764-1032  
515364129 +The Bureaus, 1717 Central St, Evanston, IL 60201-1507  
515364130 The Client The Bureaus Inc., C/O Firsell Law Group LTD, PO Box 1599,  
Lombard, IL 60148-8599

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

E-mail/Text: usanj.njbankr@usdoj.gov Jun 06 2020 01:54:10 U.S. Attorney, 970 Broad St.,  
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
smg +E-mail/Text: ustpreign03.ne.ecf@usdoj.gov Jun 06 2020 01:54:08 United States Trustee,  
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
Newark, NJ 07102-5235  
515474856 EDI: AIS.COM Jun 06 2020 05:43:00 American InfoSource LP as agent for, Verizon,  
PO Box 248838, Oklahoma City, OK 73124-8838  
515472672 EDI: RECOVERYCORP.COM Jun 06 2020 05:43:00 Bureaus Investment Group Portfolio No 15 LLC,  
c/o Recovery Management Systems Corp, 25 SE 2nd Avenue Suite 1120, Miami FL 33131-1605  
517527222 +EDI: PRA.COM Jun 06 2020 05:43:00 Bureaus Investment Group Portfolio No 15 LLC,  
c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021  
515567907 +E-mail/Text: BKBCNMAIL@carringtonms.com Jun 06 2020 01:53:43  
Carrington Mortgage Services, LLC, 1600 South Douglass Road, Suite 200-A,  
Anaheim, CA 92806-5951  
518707700 E-mail/PDF: creditonebknofications@resurgent.com Jun 06 2020 02:00:51 Credit One Bank,  
PO Box 98872, Las Vegas, NV 89193-8872  
515364125 EDI: IIC9.COM Jun 06 2020 05:43:00 I C System, Inc., PO Box 64886,  
Saint Paul, MN 55164-0886  
515364122 EDI: JPMORGANCHASE Jun 06 2020 05:43:00 Chase, Cardmember Service, PO Box 15298,  
Wilmington, DE 19850-5298  
515364127 EDI: RMSC.COM Jun 06 2020 05:43:00 Paypal Credit Services/Gecrb, PO Box 960080,  
Orlando, FL 32896-0080  
515364131 +EDI: VERIZONCOMB.COM Jun 06 2020 05:43:00 Verizon, PO Box 5029,  
Wallingford, CT 06492-7529  
515364132 +EDI: VERIZONCOMB.COM Jun 06 2020 05:43:00 Verizon New Jersey, 500 Technology Dr.,  
Weldon Spring, MO 63304-2225  
515364133 +EDI: WFFC.COM Jun 06 2020 05:43:00 Wells Fargo Bank, PO Box 5058, MAC: P6053-021,  
Portland, OR 97208-5058

TOTAL: 13

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr\* +Florence Tollgate Condominium Association, c/o Donna L. Cetti, Esquire,  
1040 North Kings Highway, Suite 200, Cherry Hill, NJ 08034-1925  
515471094 ##+Bank of America, N.A., Carrington Mortgage Services, LLC, 1610 E. St. Andrew Place, #B150,  
Santa Ana, CA 92705-4941  
515364121 ##CBE Group, Verizon, PO Box 2594, Waterloo, IA 50704-2594

TOTALS: 0, \* 1, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

District/off: 0312-3

User: admin  
Form ID: 318

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Total Noticed: 28

Date Rcvd: Jun 05, 2020

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 07, 2020

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 5, 2020 at the address(es) listed below:

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com  
Albert Russo (NA) on behalf of Trustee Albert Russo docs@russotrustee.com  
Denise E. Carlon on behalf of Creditor BANK OF AMERICA, N.A. dcarlon@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Jeffrey S. Walters on behalf of Debtor Carl T Meisner jeffrey\_walters@comcast.net  
John Michael McDonnell on behalf of Trustee John Michael McDonnell jmcdonnell@mchfirm.com,  
NJ95@ecfcbis.com,bcrowley@mchfirm.com  
John Michael McDonnell jmcdonnell@mchfirm.com, NJ95@ecfcbis.com,bcrowley@mchfirm.com  
Joshua I. Goldman on behalf of Creditor BANK OF AMERICA, N.A.  
josh.goldman@padgettllawgroup.com, bkgroup@kmlawgroup.com  
Rebecca Ann Solarz on behalf of Creditor BANK OF AMERICA, N.A. rsolarz@kmlawgroup.com  
TOTAL: 8